

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: HENDERSON, BRENDA ANNETTE

§ Case No. 05-32919

§

§

Debtor(s)

§

AMENDED TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on August 19, 2005. The undersigned trustee was appointed on August 19, 2005.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 18,499.06

Funds were disbursed in the following amounts:

Administrative expenses 2,652.97

Payments to creditors 3,494.03

Non-estate funds paid to 3rd Parties 0.00

Payments to the debtor 0.00

Leaving a balance on hand of ¹ \$ 12,352.06

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 04/24/2006. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,599.91. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$2,599.91 as interim compensation and now requests the sum of \$0.00, for a total compensation of \$2,599.91. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/13/2010 By: /s/KAREN R. GOODMAN

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Exhibit A

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Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 05-32919

Case Name: HENDERSON, BRENDA ANNETTE

Period Ending: 01/13/10

Trustee: (520191) KAREN R. GOODMAN

Filed (f) or Converted (c): 08/19/05 (f)

§341(a) Meeting Date: 09/21/05

Claims Bar Date: 04/24/06

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	CASH ON HAND	50.00	50.00	0.00	FA
2	BANK ACCOUNTS--CHECKING @ BANK ONE Net proceeds from pre-petition sale of Debtor's 1/2 interest in house to husband.	17,525.00	17,525.00	17,331.85	FA
3	BANK ACCOUNTS--CHARTER ONE CHKING ACCT.	500.00	0.00	0.00	FA
4	BANK ACCOUNT--CHARTER ONE CKING ACCT	900.00	150.00	150.00	FA
5	BANK ACCOUNT--CHARTER ONE CKING ACCT Owned jointly w/husband	400.00	200.00	0.00	FA
6	HOUSEHOLD GOODS AND FURNISHINGS Debtor owns furniture jointly with her husband.	1,960.80	1,880.80	737.50	FA
7	BOOKS AND ART OBJECTS	150.00	0.00	0.00	FA
8	WEARING APPAREL	750.00	0.00	0.00	FA
9	COSTUME JEWELRY AND WEDDING RING	600.00	130.00	0.00	FA
10	INTERESTS IN INSURANCE POLICIES	0.00	0.00	0.00	FA
11	AUTOMOBILES--'02 TOYOTA SIENNA	14,095.00	0.00	0.00	FA
12	OFFICE EQUIPMENT, FURNISHINGS, AND SUPPLIES	1,000.00	250.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	279.71	FA
13	Assets Totals (Excluding unknown values)	\$37,930.80	\$20,185.80	\$18,499.06	\$0.00

Major Activities Affecting Case Closing:

REVIEW CLAIMS; FILE TFR.

Initial Projected Date Of Final Report (TFR): March 31, 2007

Current Projected Date Of Final Report (TFR): October 26, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-32919

Case Name: HENDERSON, BRENDA ANNETTE

Taxpayer ID #: 13-7502682

Period Ending: 01/13/10

Trustee: KAREN R. GOODMAN (520191)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****36-65 - Money Market Account

Blanket Bond: \$61,494,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/03/06	{2}	CHASE/Brenda Henderson	Turnover of Bank Account/Proceeds of Debtor's Interest in Sale of House	1110-000	16,238.85		16,238.85
03/07/06		Chase/Brenda Henderson	Turnover of non-exempt bank accounts and furniture		887.50		17,126.35
	{4}		Turnover of Debtor's Interest in Bank Account 150.00	1129-000			17,126.35
	{6}		Turnover of value of Debtor's interest in household furnishings 737.50	1129-000			17,126.35
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	8.18		17,134.53
04/19/06	{2}	CHARTER ONE	TURNOVER OF FUNDS IN BANK ACCOUNT FROM SALE OF RESIDENCE	1110-000	1,093.00		18,227.53
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	11.09		18,238.62
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	12.40		18,251.02
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	12.00		18,263.02
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	12.41		18,275.43
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	12.42		18,287.85
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	11.62		18,299.47
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	12.83		18,312.30
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	12.03		18,324.33
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	11.64		18,335.97
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	12.22		18,348.19
02/06/07	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/06/2007 FOR CASE #05-32919	2300-000		18.67	18,329.52
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	9.14		18,338.66
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	9.79		18,348.45
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	10.12		18,358.57
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	10.13		18,368.70
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	9.48		18,378.18
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	10.46		18,388.64
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	10.14		18,398.78
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	9.16		18,407.94
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	10.81		18,418.75
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	9.58		18,428.33
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	9.38		18,437.71
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	8.43		18,446.14
02/05/08	1002	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER	2300-000		19.52	18,426.62

Subtotals :

\$18,464.81

\$38.19

Exhibit B

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Form 2

Cash Receipts And Disbursements Record

Case Number: 05-32919
Case Name: HENDERSON, BRENDA ANNETTE

Trustee: KAREN R. GOODMAN (520191)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****36-65 - Money Market Account
Blanket Bond: \$61,494,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7502682
Period Ending: 01/13/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
			BALANCE AS OF 02/05/2008 FOR CASE #05-32919, CHAPTER 7 BLANKET BOND ILLINOIS - CHICAGO - NORTHERN DISTRICT				
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	3.78		18,430.40
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	3.42		18,433.82
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	2.57		18,436.39
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.30		18,438.69
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.34		18,441.03
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.34		18,443.37
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.19		18,445.56
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.42		18,447.98
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	2.01		18,449.99
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	1.45		18,451.44
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.30		18,452.74
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.75		18,453.49
02/06/09	1003	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 02/06/2009 FOR CASE #05-32919, CHAPTER 7 BLANKET BOND ILLINOIS-CHICAGO-NORTHERN DISTRICT	2300-000		14.87	18,438.62
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.70		18,439.32
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.80		18,440.12
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.75		18,440.87
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.72		18,441.59
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.80		18,442.39
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.77		18,443.16
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.77		18,443.93
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.75		18,444.68
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.75		18,445.43
11/23/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.57		18,446.00
11/23/09		To Account #*****3666	FUNDS TRANSFER	9999-000		18,446.00	0.00

ACCOUNT TOTALS	18,499.06	18,499.06	\$0.00
Less: Bank Transfers	0.00	18,446.00	
Subtotal	18,499.06	53.06	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$18,499.06	\$53.06	

Exhibit B

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Form 2

Cash Receipts And Disbursements Record

Case Number: 05-32919
Case Name: HENDERSON, BRENDA ANNETTE

Trustee: KAREN R. GOODMAN (520191)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****36-66 - Checking Account
Blanket Bond: \$61,494,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7502682
Period Ending: 01/13/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/23/09		From Account #*****3665	FUNDS TRANSFER	9999-000	18,446.00		18,446.00
11/23/09	101	KAREN R. GOODMAN	TRUSTEE COMPENSATION PER COURT ORDER DATED 11/23/09	2100-000		2,599.91	15,846.09
11/23/09	102	SALLIE MAE TRUST	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 1	7100-000		12,352.06	3,494.03
11/23/09	103	Target National Bank (f.k.a. Retailers National Ba	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 2	7100-000		362.45	3,131.58
11/23/09	104	American Express Bank FSB	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 3	7100-000		439.99	2,691.59
11/23/09	105	American Express Bank FSB	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 4	7100-000		362.90	2,328.69
11/23/09	106	MBNA America Bank NA	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 5	7100-000		1,198.95	1,129.74
11/23/09	107	Capital Recovery One	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 6	7100-000		90.07	1,039.67
11/23/09	108	Citibank (South Dakota), NA	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 7	7100-000		822.51	217.16
11/23/09	109	Citibank (South Dakota), NA	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 8	7100-000		217.16	0.00
12/31/09		Sallie Mae	Return of distribution because borrower payments were received after the consolidation payment.	7100-000		-12,352.06	12,352.06

ACCOUNT TOTALS	18,446.00	6,093.94	\$12,352.06
Less: Bank Transfers	18,446.00	0.00	
Subtotal	0.00	6,093.94	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$6,093.94	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-****36-65	18,499.06	53.06	0.00
Checking # ***-****36-66	0.00	6,093.94	12,352.06
	\$18,499.06	\$6,147.00	\$12,352.06

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 05-32919
Case Name: HENDERSON, BRENDA ANNETTE
Trustee Name: KAREN R. GOODMAN

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	\$	\$
<i>Attorney for trustee</i>	\$	\$
<i>Appraiser</i>	\$	\$
<i>Auctioneer</i>	\$	\$
<i>Accountant</i>	\$	\$
<i>Special Attorney for trustee</i>	\$	\$
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$
<i>Fees,</i>	<u>United States Trustee</u>	\$
<i>Other</i>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 75,692.57 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>2</u>	Target National Bank (f.k.a. Retailers National Ba	\$ <u>7,851.89</u>	\$ <u>1,281.33</u>
<u>3</u>	American Express Bank FSB	\$ <u>9,531.72</u>	\$ <u>1,555.46</u>
<u>4</u>	American Express Bank FSB	\$ <u>7,861.69</u>	\$ <u>1,282.93</u>
<u>5</u>	MBNA America Bank NA	\$ <u>25,973.35</u>	\$ <u>4,238.52</u>
<u>6</u>	Capital Recovery One	\$ <u>1,951.17</u>	\$ <u>318.40</u>
<u>7</u>	Citibank (South Dakota), NA	\$ <u>17,818.36</u>	\$ <u>2,907.73</u>
<u>8</u>	Citibank (South Dakota), NA	\$ <u>4,704.39</u>	\$ <u>767.69</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.